

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

BRIAN J. MILLER  
ANITA M. OSBORNE  
Debtor(s)

Case No. 19-21844TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/03/2019.
- 2) The plan was confirmed on 07/26/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/23/2020, 10/28/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/30/2022.
- 6) Number of months from filing or conversion to last payment: 35.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$163,577.90.
- 10) Amount of unsecured claims discharged without full payment: \$1,859.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$158,283.21
Less amount refunded to debtor	\$43,587.82

**NET RECEIPTS:** **\$114,695.39**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$6,275.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,646.07
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$10,921.07**

Attorney fees paid and disclosed by debtor: **\$600.00**

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	613.50	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	2,486.84	2,658.77	2,658.77	2,658.77	0.00
CAPITAL ONE NA**	Unsecured	300.00	437.04	437.04	437.04	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	3,200.00	0.00	0.00	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	NA	238.58	238.58	238.58	0.00
COMCAST	Unsecured	331.23	128.01	128.01	128.01	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	0.00	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	0.00	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	900.00	0.00	0.00	0.00	0.00
DOLLAR BANK FSB**	Secured	10,855.00	10,969.65	10,969.65	10,969.65	2,115.57
DOLLAR BANK FSB**	Secured	50,000.00	41,187.55	0.00	19,598.50	0.00
DOLLAR BANK FSB**	Secured	0.00	1,084.74	1,084.74	1,084.74	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	1,641.29	1,641.29	1,641.29	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	390.65	390.65	390.65	0.00
ECMC(*)	Unsecured	20,000.00	21,194.02	21,194.02	21,194.02	0.00
GEORGE BELLIOS DMD++	Unsecured	43.40	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	4,999.32	6,165.30	6,165.30	6,165.30	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	2,310.85	2,310.85	2,310.85	0.00
KLINGENSMITH HEALTH CARE	Unsecured	30.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	68,301.20	69,325.32	22,546.00	22,546.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	1,914.41	1,914.41	1,914.41	0.00
MIDLAND FUNDING LLC	Unsecured	1,500.00	1,385.00	1,385.00	1,385.00	0.00
MONTGOMERY LYNCH & ASSOCIATI	Unsecured	73.00	NA	NA	0.00	0.00
PITTSBURGH FIREFIGHTERS FCU	Unsecured	2,500.00	3,162.89	3,162.89	3,162.89	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	1,468.10	55.27	55.27	55.27	15.18
PITTSBURGH WATER & SEWER AUTH	Secured	0.00	7.64	7.64	7.64	0.00
THD/CBSD	Unsecured	800.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	321.24	321.24	321.24	0.00
VERIZON	Unsecured	300.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA D/B/A WELI	Unsecured	5,000.00	5,433.72	5,433.72	5,433.72	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$33,515.65	\$53,114.15	\$2,115.57
Mortgage Arrearage	\$2,999.15	\$2,999.15	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$62.91	\$62.91	\$15.18
<b>TOTAL SECURED:</b>	<b>\$36,577.71</b>	<b>\$56,176.21</b>	<b>\$2,130.75</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,165.30	\$6,165.30	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$6,165.30</b>	<b>\$6,165.30</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$39,302.06</b>	<b>\$39,302.06</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$10,921.07</u>
Disbursements to Creditors	<u>\$103,774.32</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$114,695.39</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/22/2022

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.